

Information to identify the case:					
Debtor 1	<u>Tammy L. Astemborski</u>			Social Security number or ITIN	xxx-xx-1328
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 13-10671-TPA					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tammy L. Astemborski
aka Tammy Parke

10/4/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Tammy L. Astemborski
DebtorCase No. 13-10671-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Oct 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2018.

db +Tammy L. Astemborski, 2622 East 43rd Street, Erie, PA 16510-3966
aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719
cr +Erie Community Credit Union, 2165 West 21st Street, Erie, PA 16502-1942
13644259 ACL, PO Box 71312, Philadelphia, PA 19176-1312
13728701 +Andrew F. Gornall, Esquire, KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13644260 +Andrew Schmidt, Esq., Marsh Law Firm, 300 State Street, Suite 300, Erie, PA 16507-1430
13644264 C. Tech Collections Inc, PO Box 402, Mount Sinai, NY 11766-0402
13644267 +Chest Diseases of NW Pa, 3580 Peach Street, Erie, PA 16508-2776
13644268 Comenity Bank/Fashion Bug, PO Box 182272, Jamestown, NY 14701
13644270 +Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070
13644271 +Credit Acceptance Corp, 25505 W 12 Mile Rd, Southfield, MI 48034-8316
13644272 Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
13718977 +Erie Community Credit Union, c/o Brian C. Palotas, Collection Manager, 2165 West 21st Street, Erie, PA 16502-1942
13719828 +Erie Community Credit Union, Stephanie N. Burick, Paralegal, MacDonald Illig Jones & Britton LLP, 100 State Street, Suite 700, Erie, PA 16507-1459
13644274 GE Services Limited Partnership, PO Box 2667, Houston, TX 77252-2667
13644275 +Hamot Surgery Center LLC, 200 State Street, Erie, PA 16507-1499
13728166 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department, P.O. Box 630267, Irving, Texas 75063)
13661952 +Northwest Savings Bank, c/of Kurt L. Sundberg, Esquire, 300 State Street, Suite 300, Erie, PA 16507-1430
13644279 Orthopaedic & Sports Medicine of Erie, 100 Peach Street, Suite 400, Erie, PA 16507-1423
13644280 +Penn Credit/Hamot, PO Box 988, Harrisburg, PA 17108-0988
13644282 Revenue Collect, PO Box 2103, Mechanicsburg, PA 17055-2103
13719829 +Susan Fuhrer Reiter, Esquire, 100 State Street, Suite 700, Erie, PA 16507-1459
13644283 UPMC HAMOT, PO Box 382059, Pittsburgh, PA 15250-8059

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 05 2018 01:55:48 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

13644261 +EDI: ACCE.COM Oct 05 2018 05:48:00 Asset Acceptance, PO Box 1630, Warren, MI 48090-1630
13660366 +EDI: ACCE.COM Oct 05 2018 05:48:00 Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036
13644262 EDI: BANKAMER.COM Oct 05 2018 05:38:00 Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
13644263 +EDI: TSYS2.COM Oct 05 2018 05:48:00 Barclay's Bank, 700 Prides Xing, Newark, DE 19713-6102
13644266 +E-mail/Text: matthartweg@cbjcredit.com Oct 05 2018 01:56:41 CBJ Credit Recovery, 117 W 4th Street, Jamestown, NY 14701-5005
13674602 +E-mail/Text: bncmail@w-legal.com Oct 05 2018 01:56:13 CERASTES, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13644265 EDI: TSYS2.COM Oct 05 2018 05:48:00 Card Services, PO Box 13337, Philadelphia, PA 19101-3337
13644273 E-mail/Text: kthomas@eriefcu.org Oct 05 2018 01:55:42 Erie Federal Credit Union, 1109 E 38th Street, Erie, PA 16504-1845
13644276 EDI: RMSC.COM Oct 05 2018 05:38:00 HH Gregg/GECRB, Ge Capital Retail Bank, PO Box 960061, Orlando, FL 32896-0061
13644277 +E-mail/Text: egssupportservices@alorica.com Oct 05 2018 01:56:14 NCO Credit Services, 507 Prudential Road, Horsham, PA 19044-2308
13816294 +EDI: OPHSUBSID.COM Oct 05 2018 05:48:00 Oak Harbor Capital VII, LLC, c/o Weinstein, Pinson, & Riley, PS, 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13644281 EDI: PRA.COM Oct 05 2018 05:48:00 Portfolio Recovery Associates, 120 Corporagte Boulevard Suite 100, Norfolk, VA 23502
13644284 +EDI: WFFC.COM Oct 05 2018 05:48:00 Wells Fargo Financial Cards, 3201 North 4th Avenue, Sioux Falls, SD 57104-0700

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Nationstar Mortgage LLC
13644278 Northwest Savings Bank
13644285 Wells Fargo Financial National Bank
cr* +Oak Harbor Capital VII, LLC, c/o Weinstein, Pinson, & Riley, PS, 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

District/off: 0315-1

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

Date Rcvd: Oct 04, 2018

13644269 ##+Commercial Acceptance Co, 2 W Main St, Camp Hill, PA 17011-6326

TOTALS: 4, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 4, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Tina M. Fryling on behalf of Debtor Tammy L. Astemborski tinafrayling@gmail.com,
tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 6